

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: STEINKE, DANIEL J
STEINKE, LISA D

§ Case No. 08-71835

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 12, 2008. The undersigned trustee was appointed on *bad date*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 5,001.38

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>5,001.38</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 12/24/2008 and the deadline for filing governmental claims was 12/09/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,250.14. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,250.14, for a total compensation of \$1,250.14. ²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/04/2011 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-71835

Trustee: (330370) BERNARD J. NATALE

Case Name: STEINKE, DANIEL J
STEINKE, LISA D

Filed (f) or Converted (c): 06/12/08 (f)

§341(a) Meeting Date: 08/14/08

Period Ending: 05/04/11

Claims Bar Date: 12/24/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Real estate located at: 6665 Saladino Drive, Ros	172,000.00	5,748.00		5,000.00	FA
2	Blackhawk State Bank/ checking	0.00	0.00	DA	0.00	FA
3	Blackhawk State Bank/ checking	200.00	0.00	DA	0.00	FA
4	Parker Community Credit Union/ savings	25.00	25.00	DA	0.00	FA
5	Misc. household goods and furnishings	4,500.00	0.00	DA	0.00	FA
6	Clothing and personal items	2,000.00	0.00	DA	0.00	FA
7	Wedding Rings	1,000.00	0.00	DA	0.00	FA
8	(1) Primerica Term Life Insurance Policy- no cas	0.00	0.00	DA	0.00	FA
9	Interest in Primerica 401K Plan	24,000.00	0.00	DA	0.00	FA
10	Interest in Local 6 Pension	Unknown	0.00	DA	0.00	FA
11	100 shares in Daniel Steinke Incorporated - no v	0.00	0.00	DA	0.00	FA
12	1999 Glastron Boat/Trailer	3,000.00	0.00	DA	0.00	FA
13	2005 Chevrolet Silverado	18,000.00	0.00	DA	0.00	FA
14	2003 Chrysler Town & Country	8,500.00	0.00	DA	0.00	FA
15	2002 Polaris Snowmobile/trailer	1,500.00	550.00	DA	0.00	FA
16	Tools	300.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		1.38	Unknown
17	Assets Totals (Excluding unknown values)	\$235,025.00	\$6,323.00		\$5,001.38	\$0.00

Major Activities Affecting Case Closing:

DEBTOR IS NOW UNEMPLOYED. TRUSTEE AGREED TO MODIFICATON OF PAYMENT SCHEDULE. DEBTOR ATTEMPTING TO RESUME REPAYMENTS.
NO OTHER CHANGES SINCE PRIOR REPORTING PERIOD.

Initial Projected Date Of Final Report (TFR): March 31, 2009

Current Projected Date Of Final Report (TFR): December 31, 2012

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-71835

Case Name: STEINKE, DANIEL J
STEINKE, LISA D

Taxpayer ID #: **-***5514

Period Ending: 05/04/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****53-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/20/08	{1}	LISA STEINKE	COMPROMISE - Real Estate - November 08 Pymt	1110-000	100.00		100.00
10/29/08	{1}	LISA STEINKE	PURCHASE OF REAL ESTATE	1110-000	100.00		200.00
11/26/08	{1}	LISA STEINKE	COMPROMISE ON REAL ESTATE	1110-000	100.00		300.00
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	0.02		300.02
12/29/08	{1}	DANIEL J & LISA D STEINKE	PAYMENT ON COMPROMISE	1110-000	100.00		400.02
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.02		400.04
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.01		400.05
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.01		400.06
03/23/09	{1}	LISA STEINKE	PAYMENT ON COMPROMISE	1110-000	200.00		600.06
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.02		600.08
04/08/09	{1}	LISA STEINKE	Payment on Compromise	1110-000	100.00		700.08
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.03		700.11
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.03		700.14
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.03		700.17
07/28/09	{1}	LISA STEINKE	PAYMENT ON COMPROMISE	1110-000	200.00		900.17
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.03		900.20
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.04		900.24
09/09/09	{1}	LISA STEINKE	COMPROMISE	1110-000	200.00		1,100.24
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		1,100.28
10/22/09	{1}	Lisa Steinke	Compromise on Real Estate	1110-000	200.00		1,300.28
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		1,300.32
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,300.37
12/16/09	{1}	Lisa Steinke	Compromise	1110-000	200.00		1,500.37
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,500.42
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,500.47
02/18/10	{1}	Lisa Steinke	Compromise	1110-000	200.00		1,700.47
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		1,700.52
03/23/10	{1}	Lisa Steinke	Payment on Acct for March & April 2010	1110-000	300.00		2,000.52
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		2,000.59
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.01		2,000.60
04/06/10		Wire out to BNYM account 9200*****5365	Wire out to BNYM account 9200*****5365	9999-000	-2,000.60		0.00

Subtotals :

\$0.00

\$0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-71835

Case Name: STEINKE, DANIEL J
STEINKE, LISA D

Taxpayer ID #: **-***5514

Period Ending: 05/04/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****53-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-2,000.60	0.00	
Subtotal	2,000.60	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,000.60	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-71835

Case Name: STEINKE, DANIEL J
STEINKE, LISA D

Taxpayer ID #: **-***5514

Period Ending: 05/04/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****53-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****5365	Wire in from JPMorgan Chase Bank, N.A. account *****5365	9999-000	2,000.60		2,000.60
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.08		2,000.68
05/05/10	{1}	Lisa Steinke	Pynt Mo to Compromise	1110-000	100.00		2,100.68
05/18/10	{1}	Lisa Steinke		1110-000	100.00		2,200.68
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.13		2,200.81
06/16/10	{1}	Lisa Steinke	Pynt on Compromise Re: Residence	1110-000	100.00		2,300.81
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.12		2,300.93
07/29/10	{1}	Lisa Steinke	Pynt on Compromise	1110-000	100.00		2,400.93
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.14		2,401.07
08/27/10	{1}	Lisa Steinke	Pynt on Compromise	1110-000	100.00		2,501.07
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.14		2,501.21
09/23/10	{1}	Lisa Steinke	Payment on Compromise	1110-000	100.00		2,601.21
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		2,601.22
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,601.24
11/01/10	{1}	Lisa Steinke	Compromise on Real Estate	1110-000	100.00		2,701.24
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		2,701.25
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,701.27
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,701.29
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,701.31
03/07/11	{1}	Lisa Steinke	Pynt on Compromise for Real Estate	1110-000	2,300.00		5,001.31
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		5,001.34
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,001.38
05/03/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.00		5,001.38
05/03/11		To Account #9200*****5366	Transfer for Final Report	9999-000		5,001.38	0.00

ACCOUNT TOTALS	5,001.38	5,001.38	\$0.00
Less: Bank Transfers	2,000.60	5,001.38	
Subtotal	3,000.78	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,000.78	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-71835

Case Name: STEINKE, DANIEL J
STEINKE, LISA D

Taxpayer ID #: **-***5514

Period Ending: 05/04/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****53-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
05/03/11		From Account #9200*****5365	Transfer for Final Report	9999-000	5,001.38		5,001.38

ACCOUNT TOTALS	5,001.38	0.00	\$5,001.38
Less: Bank Transfers	5,001.38	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****53-65	2,000.60	0.00	0.00
MMA # 9200-*****53-65	3,000.78	0.00	0.00
Checking # 9200-*****53-66	0.00	0.00	5,001.38
	\$5,001.38	\$0.00	\$5,001.38

Claims Proposed Distribution**Case: 08-71835 STEINKE, DANIEL J**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$5,001.38 **Total Proposed Payment:** \$5,001.38 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BERNARD J. NATALE, LTD. Admin Ch. 7		24.59	24.59	0.00	24.59	24.59	4,976.79
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>							
	BERNARD J. NATALE, LTD. Admin Ch. 7		1,735.25	1,250.00	0.00	1,250.00	1,250.00	3,726.79
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	BERNARD J. NATALE Admin Ch. 7		1,250.14	1,250.14	0.00	1,250.14	1,250.14	2,476.65
	<2100-00 Trustee Compensation>							
1	Discover Bank/DFS Services LLC	Unsecured	8,516.19	8,516.19	0.00	8,516.19	264.28	2,212.37
2	CHASE BANK USA	Unsecured	12,395.16	12,395.16	0.00	12,395.16	384.65	1,827.72
3	CHASE BANK USA	Unsecured	23,594.43	23,594.43	0.00	23,594.43	732.19	1,095.53
4	American Express Centurion Bank	Unsecured	538.87	538.87	0.00	538.87	16.72	1,078.81
5	PYOD LLC assigns as assignee of Citibank	Unsecured	1,399.48	1,399.48	0.00	1,399.48	43.43	1,035.38
6	PYOD LLC assigns as assignee of Citibank	Unsecured	25,856.51	25,856.51	0.00	25,856.51	802.39	232.99
7	PYOD LLC assigns as assignee of Citibank	Unsecured	5,603.02	5,603.02	0.00	5,603.02	173.87	59.12
8	Recovery Management Systems Corporation	Unsecured	1,905.02	1,905.02	0.00	1,905.02	59.12	0.00
Total for Case 08-71835 :			\$82,818.66	\$82,333.41	\$0.00	\$82,333.41	\$5,001.38	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$3,009.98	\$2,524.73	\$0.00	\$2,524.73	100.000000%
Total Unsecured Claims :	\$79,808.68	\$79,808.68	\$0.00	\$2,476.65	3.103234%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-71835

Case Name: STEINKE, DANIEL J

Trustee Name: BERNARD J. NATALE

Balance on hand: \$ 5,001.38

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,001.38

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	1,250.14	0.00	1,250.14
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	1,250.00	0.00	1,250.00
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	24.59	0.00	24.59

Total to be paid for chapter 7 administration expenses: \$ 2,524.73

Remaining balance: \$ 2,476.65

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,476.65

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 2,476.65

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 79,808.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/DFS Services LLC	8,516.19	0.00	264.28
2	CHASE BANK USA	12,395.16	0.00	384.65
3	CHASE BANK USA	23,594.43	0.00	732.19
4	American Express Centurion Bank	538.87	0.00	16.72
5	PYOD LLC assigns as assignee of Citibank	1,399.48	0.00	43.43
6	PYOD LLC assigns as assignee of Citibank	25,856.51	0.00	802.39
7	PYOD LLC assigns as assignee of Citibank	5,603.02	0.00	173.87
8	Recovery Management Systems Corporation	1,905.02	0.00	59.12

Total to be paid for timely general unsecured claims: \$ 2,476.65
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

ATTORNEY HAS TAKEN A VOLUNTARY REDUCTION IN FEES
TO INCREASE DISTRIBUTION TO UNSECURED CREDITORS.